



# Profile of Pre-9/11 Veterans: 2015

Prepared by the National Center for Veterans Analysis and Statistics  
June, 2017

# Introduction

**Pre-9/11 Veterans** are a cohort of interest being served by the Department of Veterans Affairs (VA). The National Center for Veterans Analysis and Statistics (NCVAS) produced this profile to meet the demands for data and understanding of the Pre-9/11 Veteran population. As of 2015, there are 2.8 million Pre-9/11 Veterans. The dates for Pre-9/11 are August 1990 to August 2001. VA projects a Pre-9/11 Veteran population of just under 2.7 million by 2020.

VA continues to deliver a wide array of benefits and services Veterans, eligible dependents, and survivors to help to ease the transition from the military to civilian life and to improve quality of life. These programs are overseen by three administrations:

- Veterans Health Administration (VHA) provides health care and Pharmacy services.
- Veterans Benefits Administration (VBA) provides Compensation and Pension disability benefits, Education Assistance, Life Insurance, Vocational Rehabilitation/employment services, and Home Loan Guaranty assistance.
- National Cemetery Administration (NCA) provides memorial benefits including graves, markers, flags, medallions, and burial allowance.

## **Key questions addressed in this profile are:**

- How many Pre-911 Veterans used VA benefits? How many did not?
- Which programs do Pre-9/11 Veterans use most?
- What are the demographic and socio-economic characteristics of Pre-9/11 Veterans and how do they differ from other Veterans and non-Veterans?
  - Gender
  - Age
  - Race
  - Marital Status
  - Education
  - Employment
  - Occupation
  - Health Insurance
  - Poverty
  - income

# Data Source and Methods

- Demographic data for this analysis come from the 2015 American Community Survey (ACS) Public Use Microdata Sample.
  - ACS is an ongoing survey that provides annual data on the social and economic characteristics of the U.S. population.
  - ACS uses a series of monthly samples to produce annually updated data for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample.
- The universe for this analysis is the civilian population 17 years and older living in the United States and Puerto Rico.
  - In the section that compares Pre-9/11 Veteran and non-Veteran both populations are restricted to individuals under the age of 65.
- All comparative statements have undergone statistical testing and are significant at the 90% confidence level.
  - A “statistically significant difference” simply means there is statistical evidence that there is a difference; it does not mean the difference is necessarily large, important or significant in the usual sense of the word.
  - A “no statistically significant difference” means that there is statistical evidence that there is no difference in the comparative percentages/rate.
- For more information about the ACS, please see: <http://www.census.gov/acs/www/>
- The utilization data come from the United States Veterans Eligibility Trends & Statistics (USVETS) 2015 database and VetPop2014.

# Data Source and Methods (Cont'd)

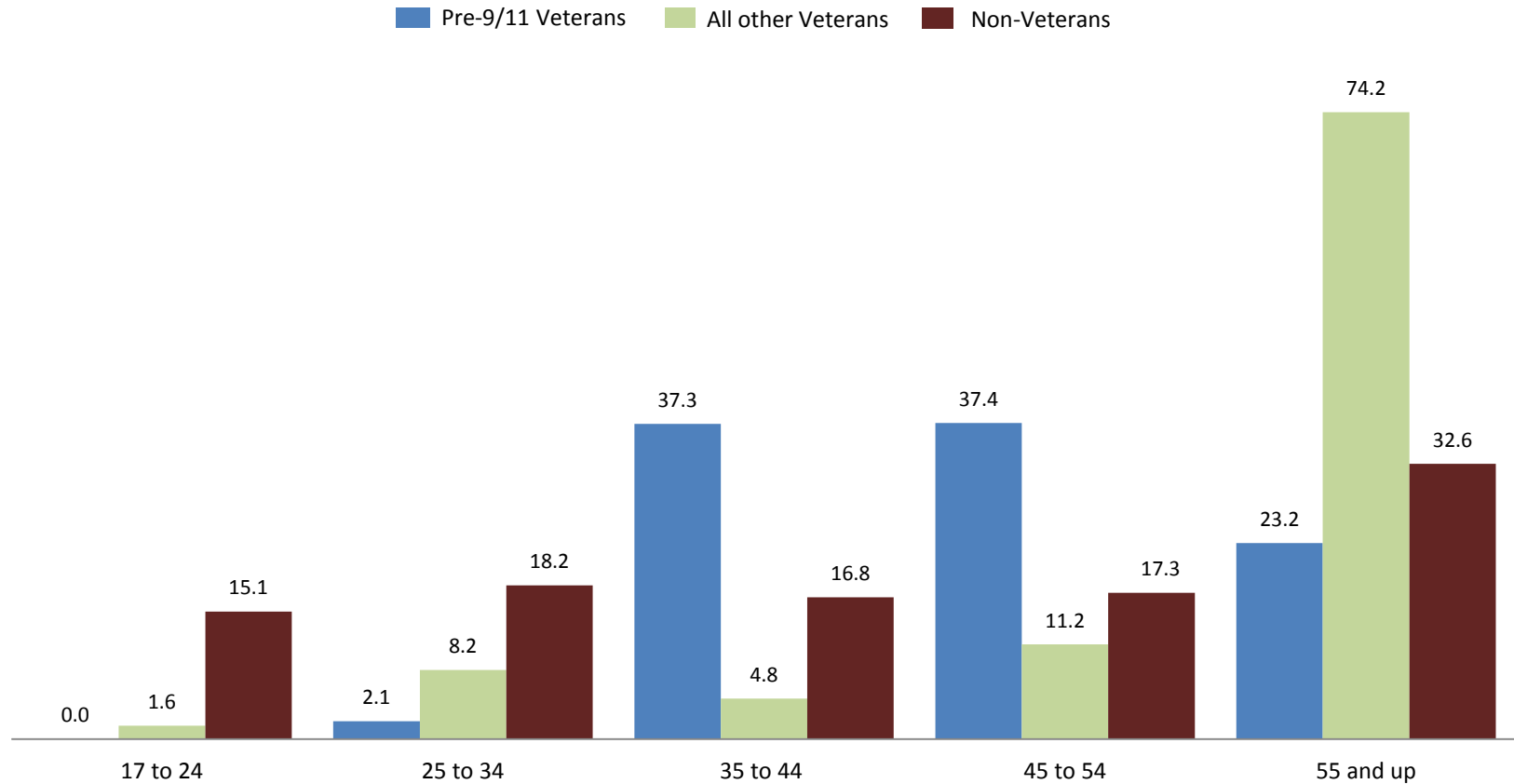
A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the overall total even if he/she used multiple programs.

- **Health Care:** All Veterans who received either VA inpatient care, VA outpatient care, purchased (fee basis) care, VA long-term services and support, or VA pharmacy care were included. VA health care enrollees who did not seek care from VA during the current year were not included. Veterans who only sought care from a VHA Vet Center were not included.
- **Memorial Affairs:** All Veterans who were interred in a National, State, Interior, or Military cemeteries, or Veterans who were interred in private cemeteries and requested headstones/markers from VA were included. Due to data unavailability, Veterans who only received Presidential Memorial Certificates or a flag were not included.
- **Compensation & Pension:** All Veterans who received VA disability compensation or pension payments were included. Veterans who received Special Adaptive Housing benefits were also included in the analysis. Veterans with pending or denied claims were not included.
- **Education:** All Veterans who received benefits for Chapter 30, 32, 33, 1606, and 1607 education programs were included.
- **Vocational Rehabilitation:** All Veterans who participated in various stages of the Vocational Rehabilitation and Employment program were included.
- **Loan Guaranty :** All Veterans who had an active, new or re-financed VA-guaranteed home loan were included.
- **Life Insurance:** All Veterans who had an active VA life insurance policy or were in receipt of a benefit from a policy that was administered or supervised by VA were included. VA insurance programs included in the analysis were National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI), Veterans' Reopened Insurance (VRI), Service-Disabled Veterans Insurance (S-DVI), Veterans' Mortgage Life Insurance (VMLI), Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). The analysis does not include Service-members' Group Life Insurance (SGLI) and Family Service-members' Group Life Insurance (FSGLI).

# **Pre-9/11 Veterans and All Other Veterans Comparisons**

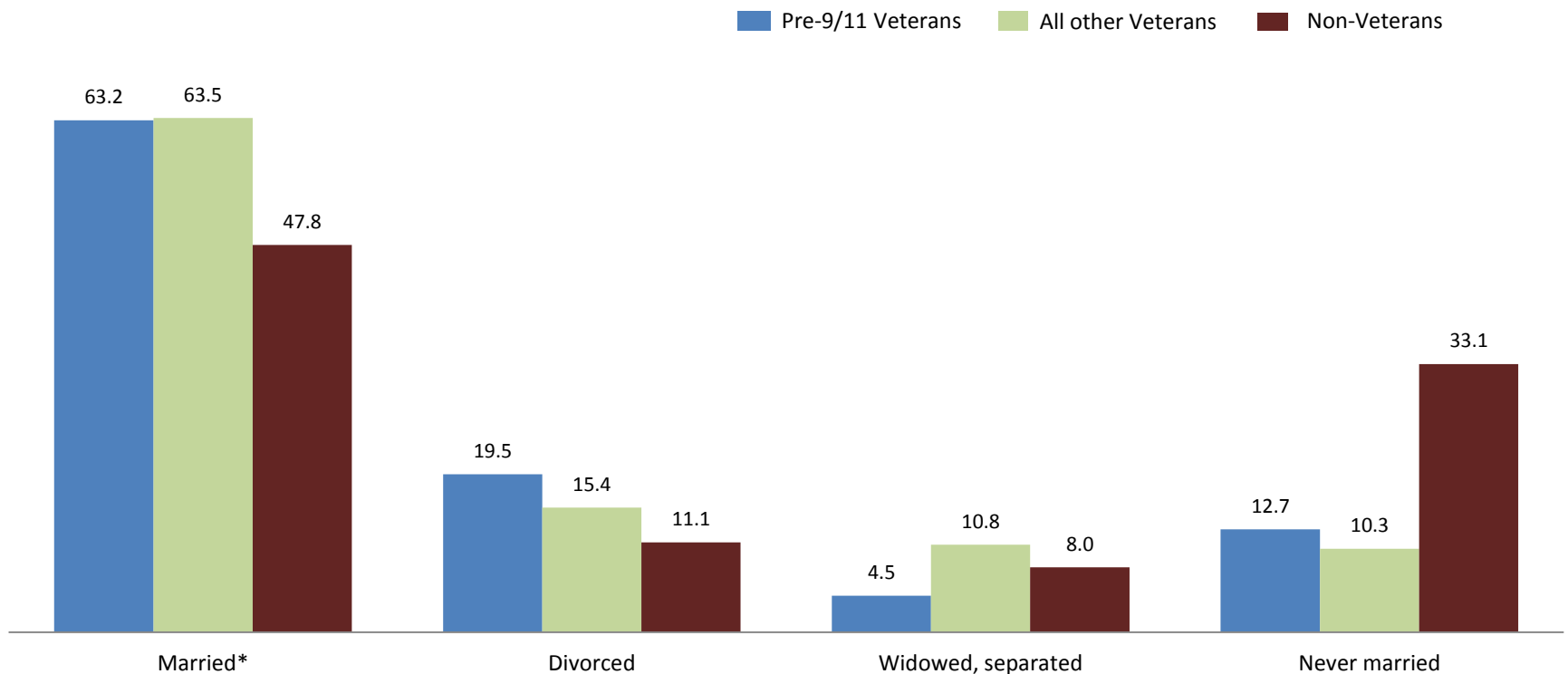
About 77 percent of Pre-9/11 Veterans were under age 55 while about 74 percent of all other Veterans age 55 and over.

**Age Distribution for Pre-9/11 Veterans, All Other Veterans, and Non-Veterans**  
(in percent)



About 20 percent of Pre-9/11 Veterans were divorced while about 15.4 percent of all other Veterans were divorced.

**Marital Status Distribution for Pre-9/11 Veterans, All Other Veterans, and Non-Veterans**  
(in percent)



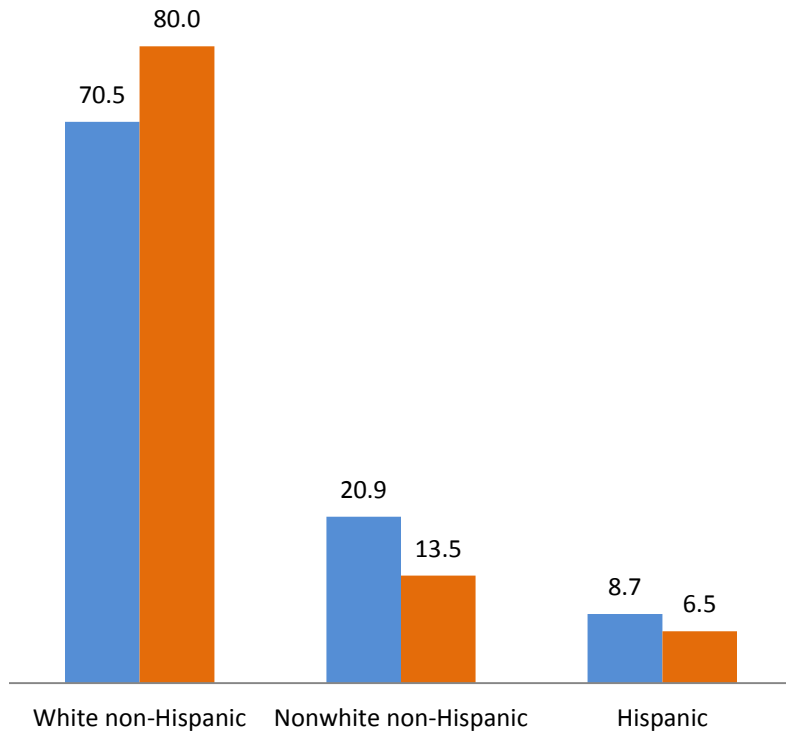
*\*No significant difference in percentages of married between Pre-9/11 and all other Veterans.*

# Pre-9/11 Veterans were more racially diverse than all other Veterans.

**Race Distribution**  
(in percent)

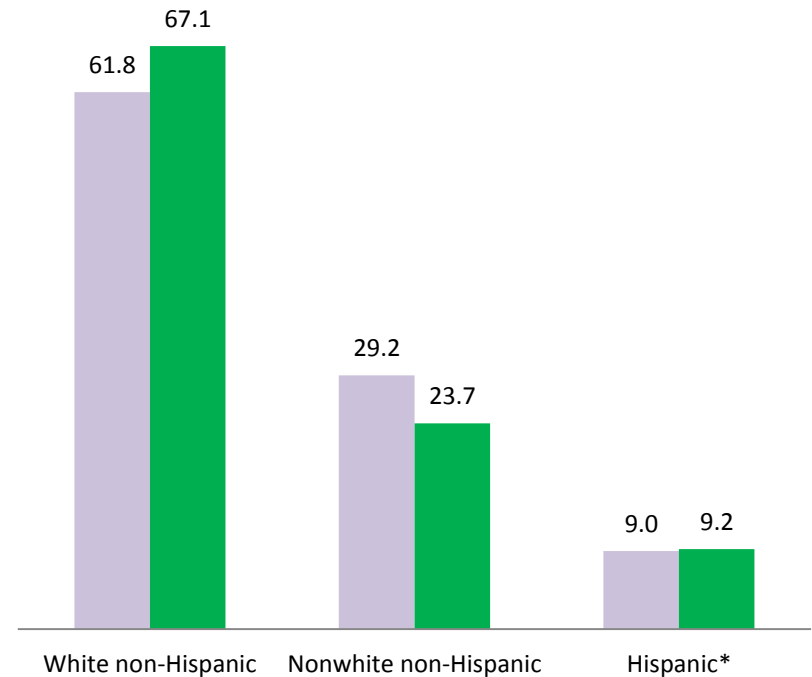
**Men**

Pre-9/11 Veterans All other Veterans



**Women**

Pre-9/11 Veterans All other Veterans



Note: "Nonwhite" includes Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, some other race, and two or more races.

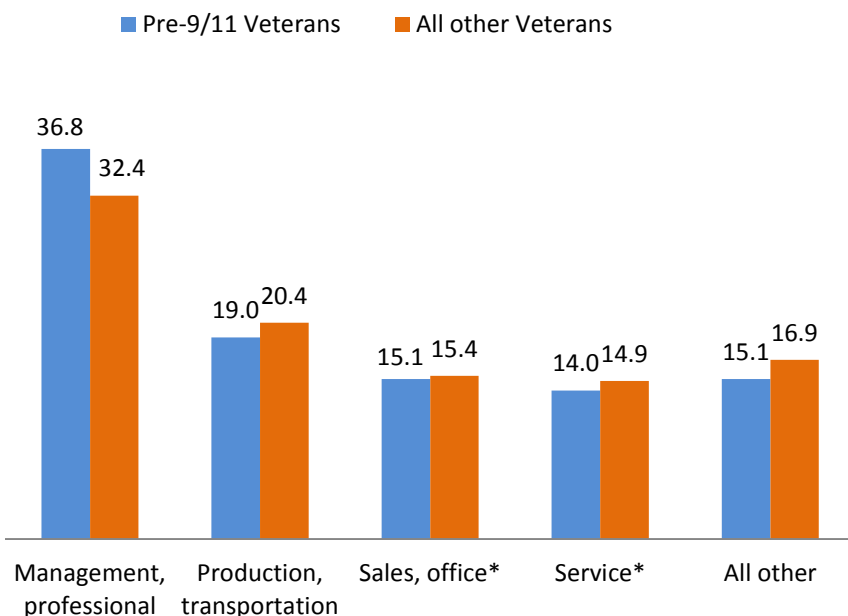
*No significant difference in percentages of Hispanic between women in the Pre-9/11 and all other women Veterans.*



# Like other Veterans, Pre-9/11 Veterans worked more in “Management, professional” occupations.

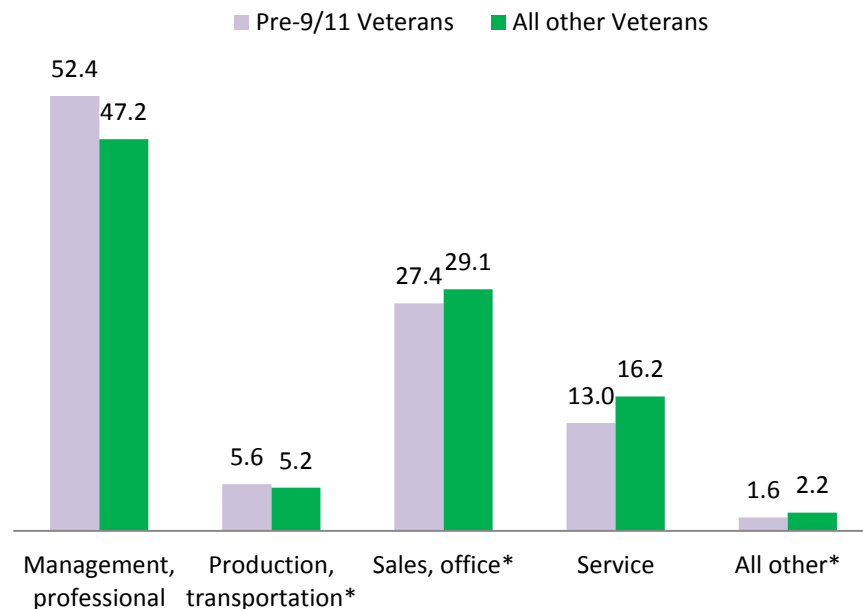
## Occupations of Employed Veterans (in percent)

### Men



*No significant difference in percentages of sales/office and service occupations between men in the Pre-9/11 and all other men Veterans.*

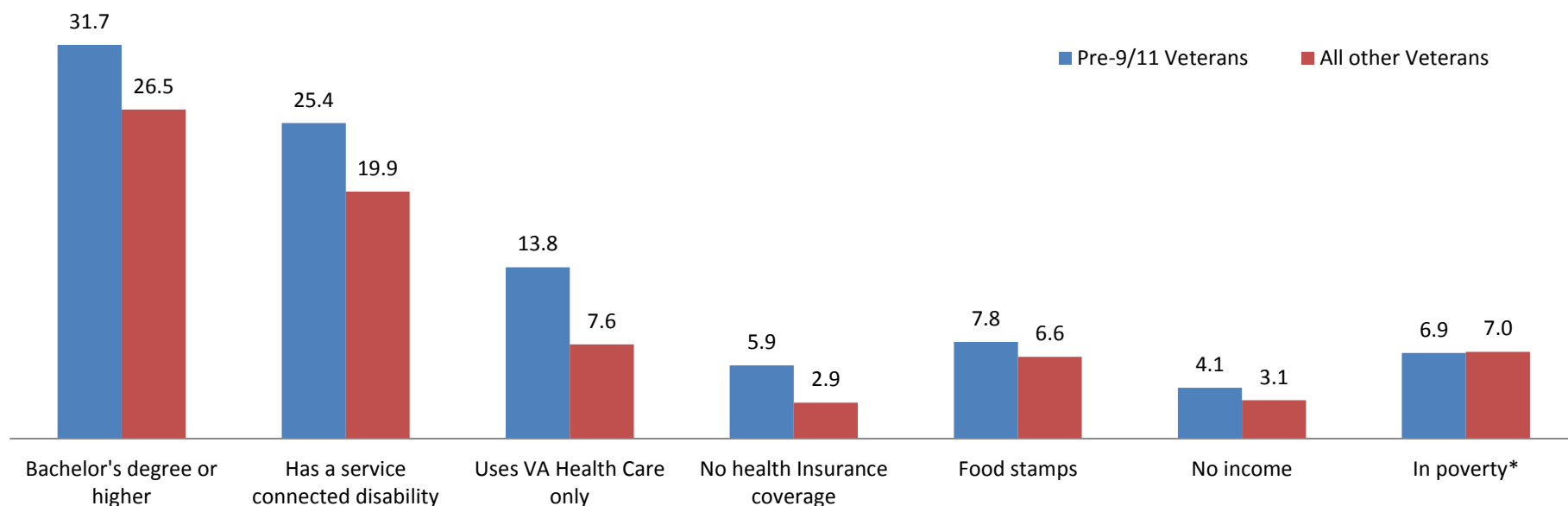
### Women



*No significant difference in percentages of production/transportation, sales/office and all other occupations between women in the Pre-9/11 and all other women Veterans.*

Higher percentage of Pre-9/11 Veterans had a Bachelor's degree or higher, service-connected disability, used food stamps, had no health insurance coverage and no income compared to their counterparts.

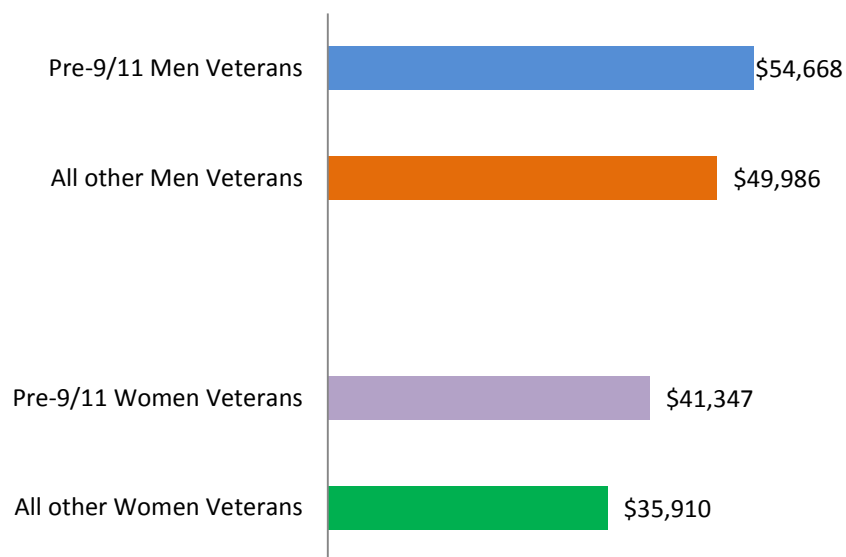
**Selected Characteristics of Veterans**  
(in percent)



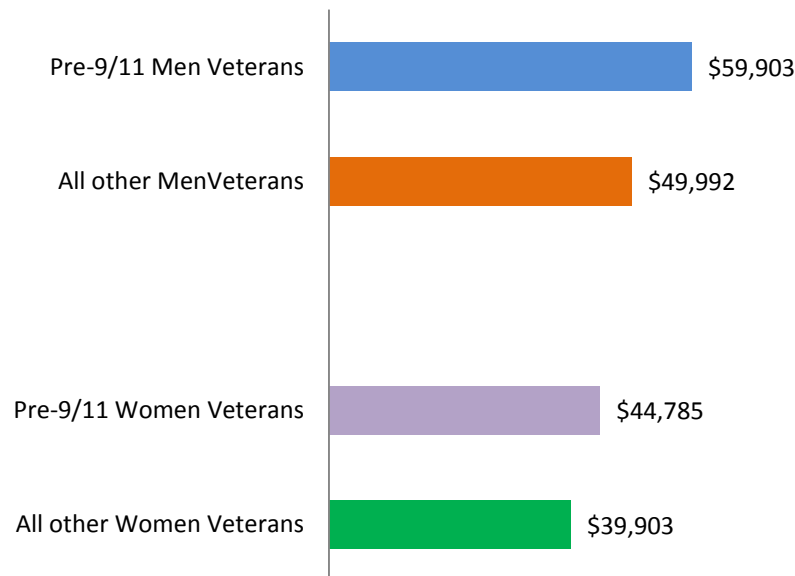
*No significant difference in percentages of "In poverty" between Pre-9/11 Veterans and all other Veterans.*

Pre-9/11 women Veterans had higher median personal incomes than all other women Veterans. Pre-9/11 men Veterans had higher median earnings and personal income than all other men Veterans.

### Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



### Median Personal Income by Sex and Veteran Status

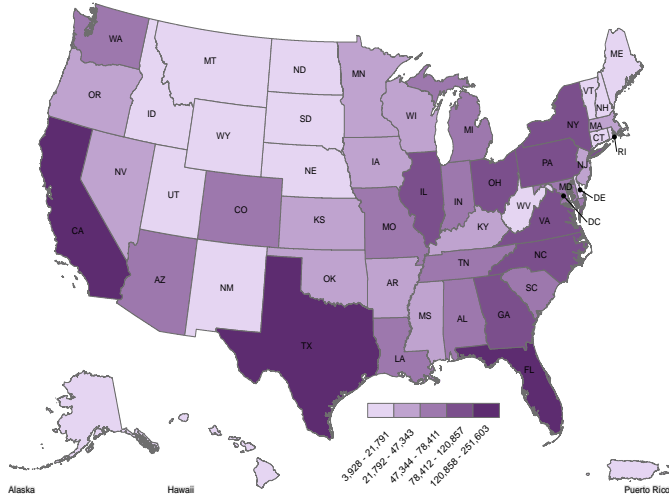


“Earnings” refer to salary, wages, and self employment income.  
“Year-round full-time(YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

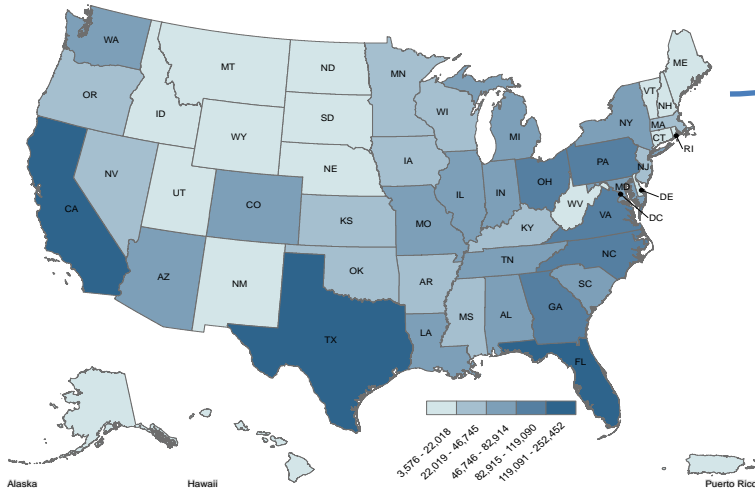
“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

# The Pre-9/11 Veteran population is expected to decrease 2 percent between 2015 and 2020.

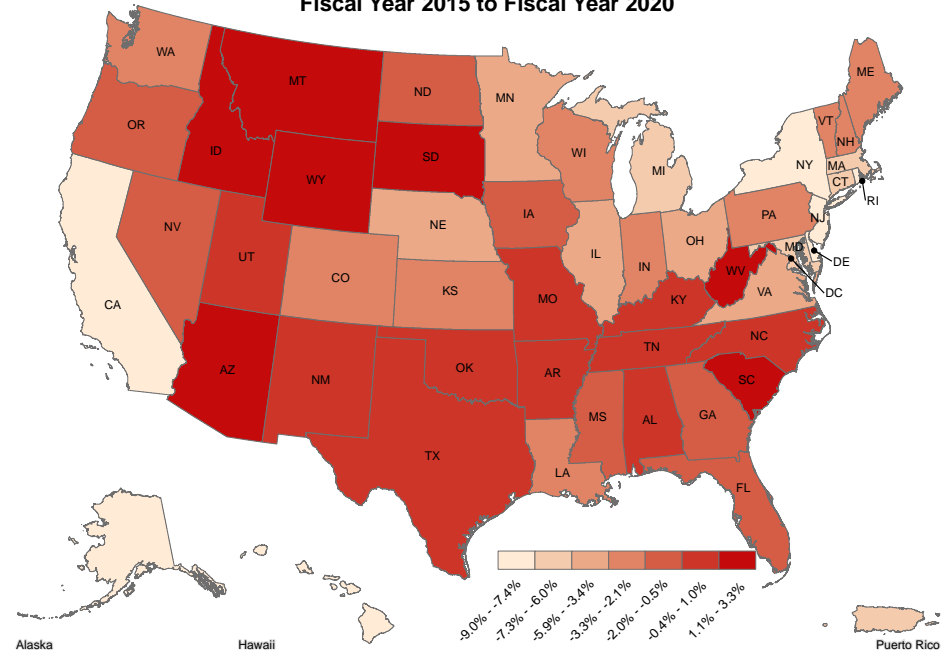
Pre-9/11 Veterans Population: Fiscal Year 2015



Pre-9/11 Veterans Population: Fiscal Year 2020



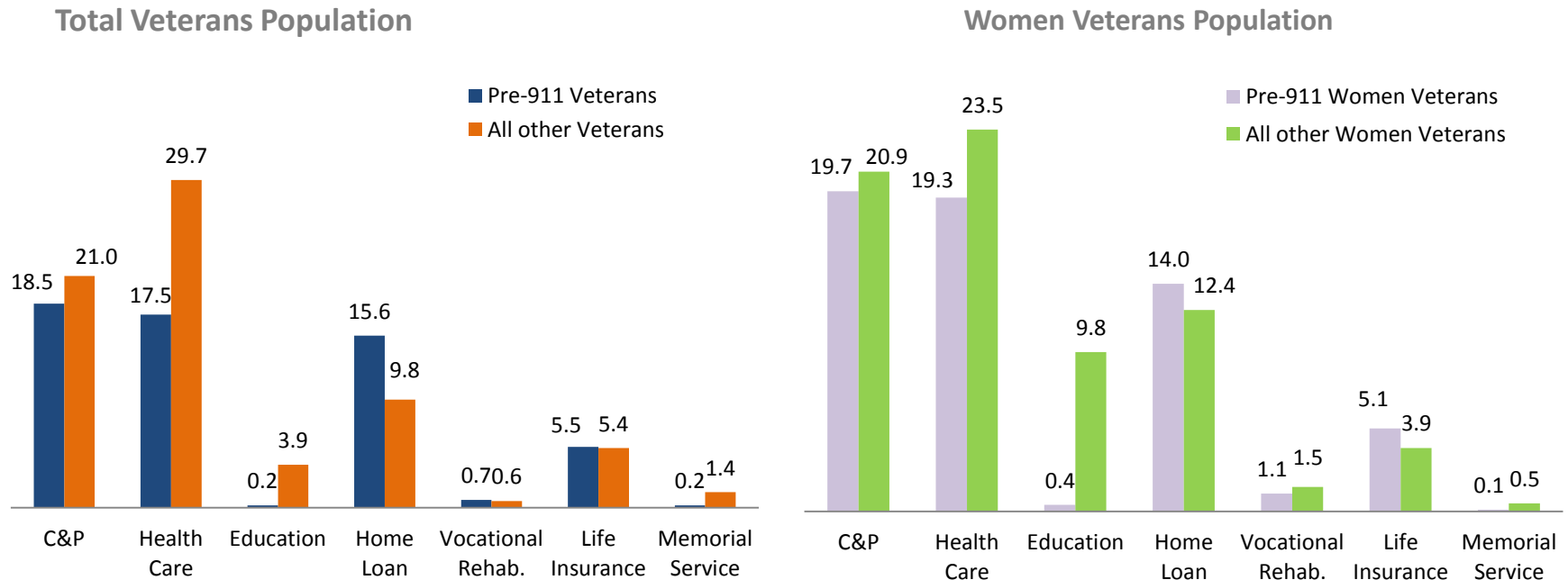
Percent Change in Pre-9/11 Veterans Population:  
Fiscal Year 2015 to Fiscal Year 2020



Wyoming and West Virginia are the places with largest increase in Pre-9/11 Veteran population at 2% or higher. California and Delaware have the largest decrease in Veteran population at 9%.

Regarding VA programs/benefits participation, a higher percentage of Pre-9/11 Veterans used home loan program than their counterparts regardless of gender. Women Pre-9/11 Veterans used the life insurance program at a higher rate than all other Veterans.

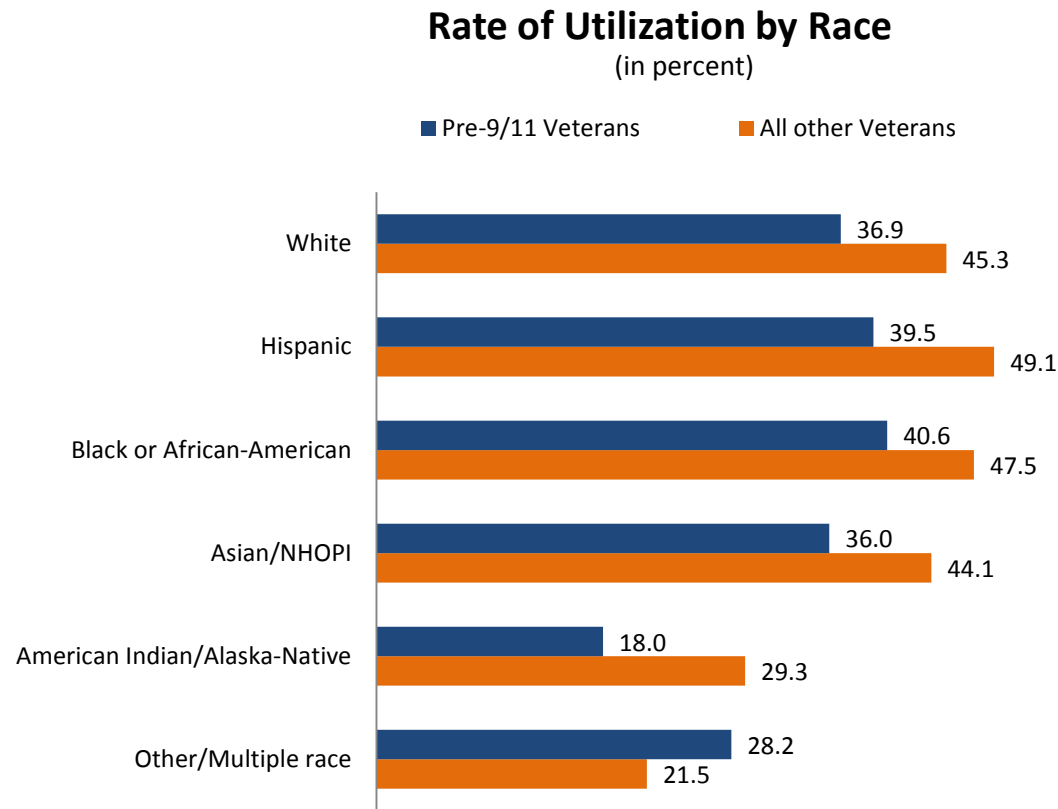
**VA Benefit Utilization by Program\* - Veterans only: FY 2015**  
(in percent)



*About 32% Pre-9/11 Veterans and 32% of all other Veterans used at least one benefit provided by the Veterans Benefits Administration (VBA).*

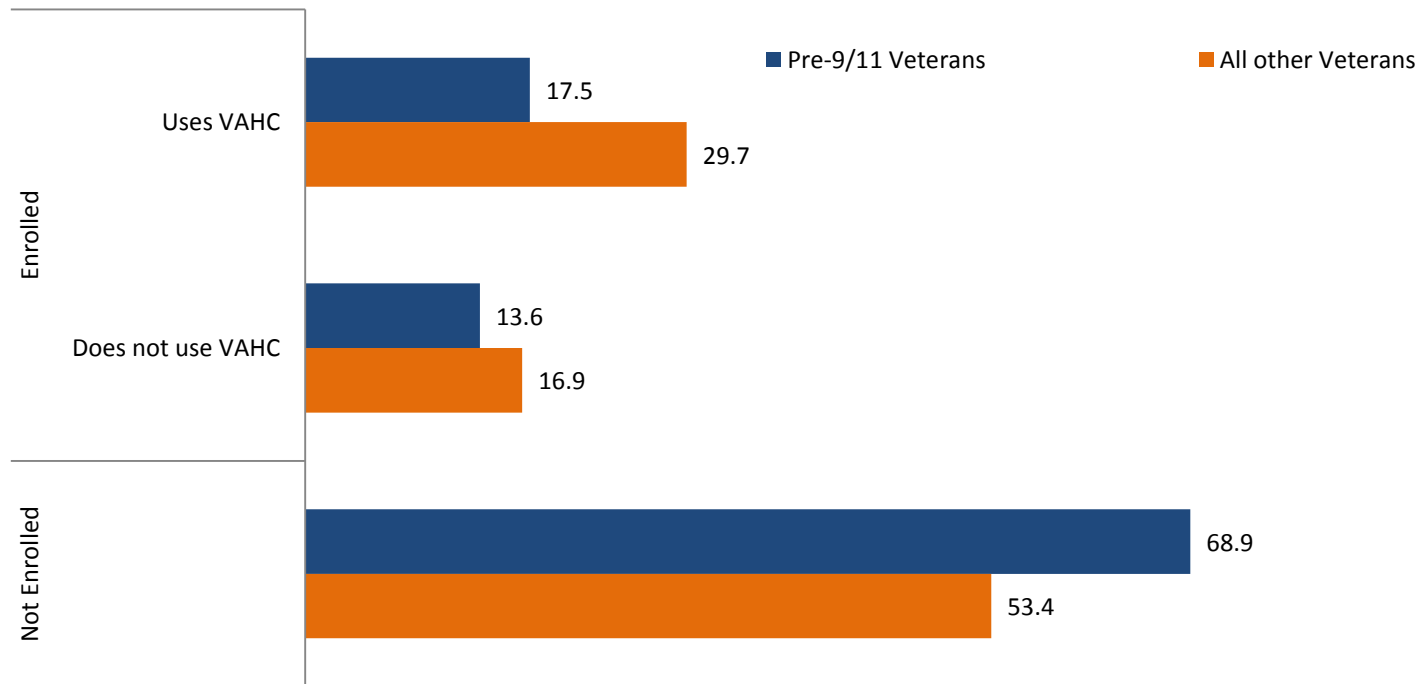
*\* Numbers do not sum to the total number of VA users. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.*

# Pre-9/11 Veterans who were other or multiple races used at least one VA benefit program at a higher rate than all other Veterans of same race or ethnicity.



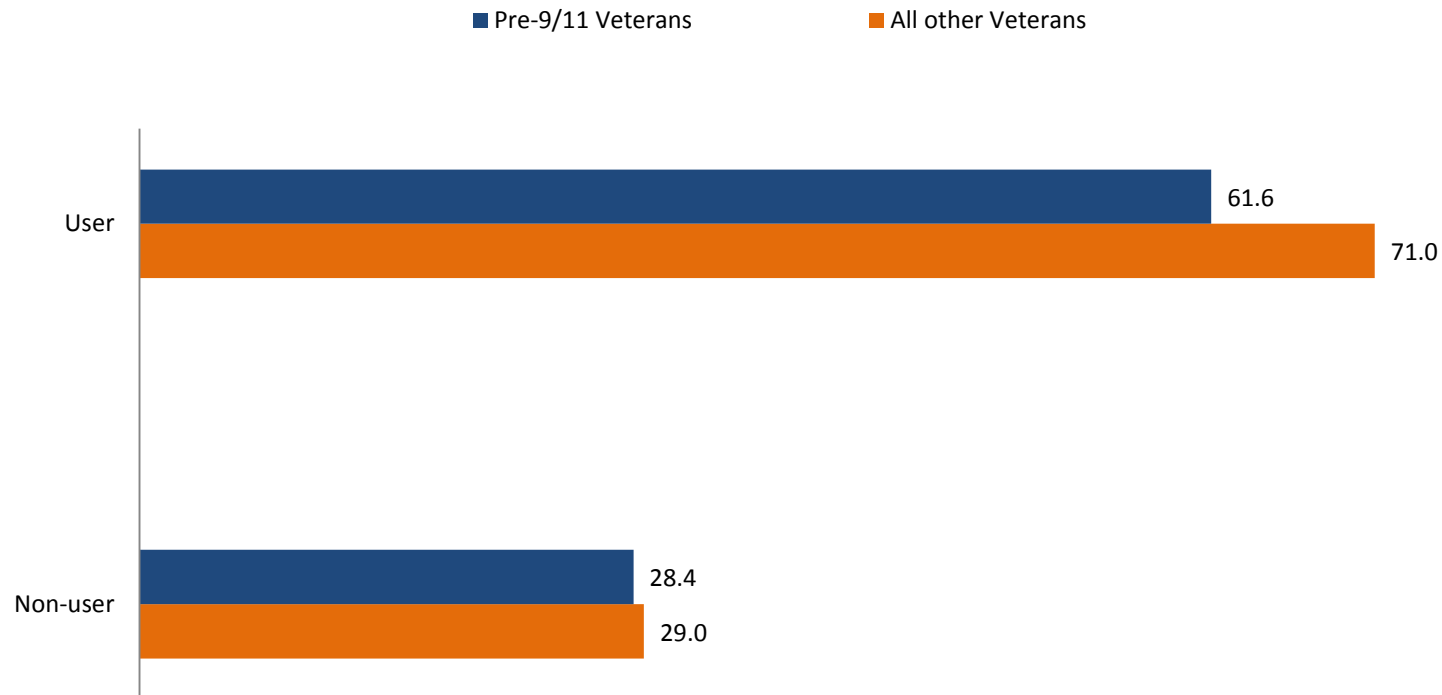
Lower percentage of Pre-9/11 Veterans enrolled in VA health care than all other Veterans. Of those enrolled in VA health care Pre-9/11 Veterans utilized VA health care at a lower rate than all other Veterans.

**VA Health Care Enrollment and Utilization**  
(in percent)



Among the service-connected disabled population,  
the Pre-9/11 Veterans used VA health care  
at a lower rate than all other Veterans.

**Service-Connected Disability: VA Health Care Veterans**  
(in percent)

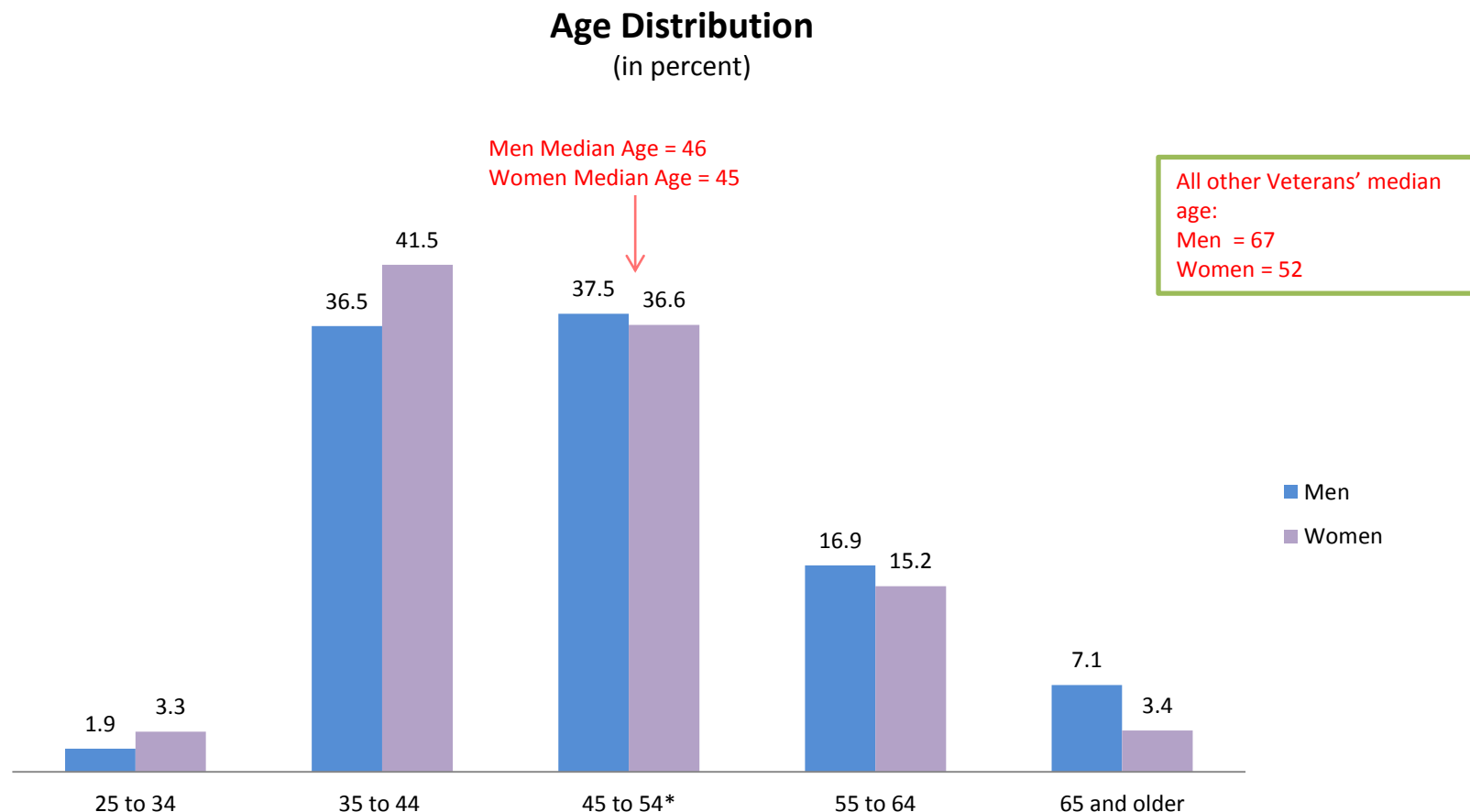


*About 18 percent of Pre-9/11 Veterans had a service-connected disability versus 19 percent of all other Veterans.*



# **Pre-9/11 Veteran Gender Comparisons**

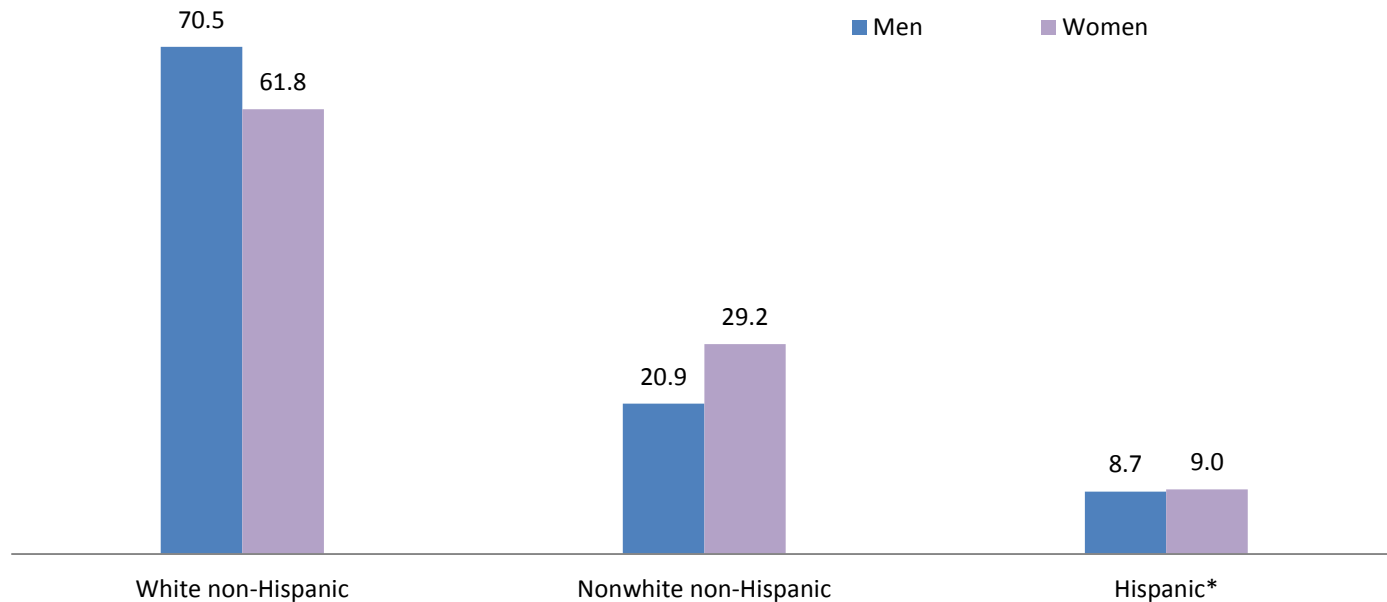
For the Pre-9/11 Veteran population, a higher percentage of women than men Veterans were age 44 or younger. About 40 percent of the total Pre-9/11 population is age 44 or younger.



*Age group 45 to 54 percentages are not significant different between Pre-9/11 Veterans women and men.*

# Pre-9/11 women Veterans were more racially diverse than their men counterparts.

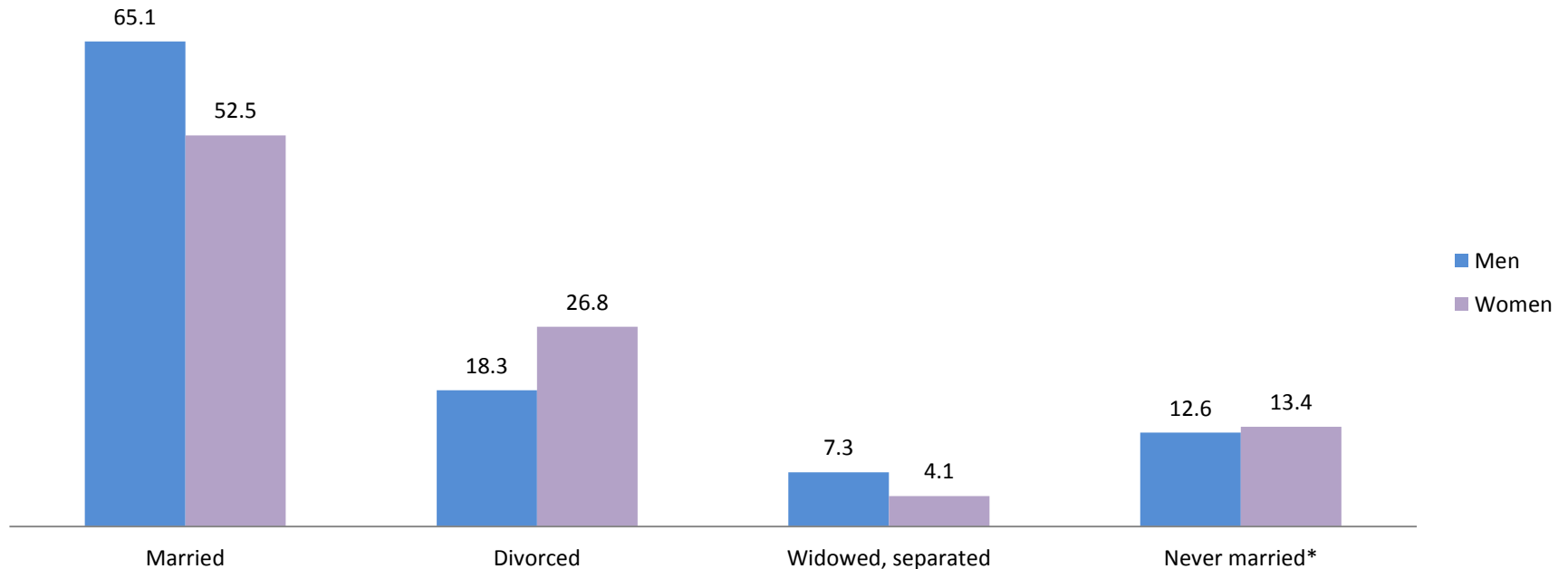
**Race Distribution**  
(in percent)



*No significant difference in the percentage of Hispanics by gender.*

Pre-9/11 men Veterans were more likely to be married.  
Women Veterans were more likely to be divorced,  
widowed or separated.

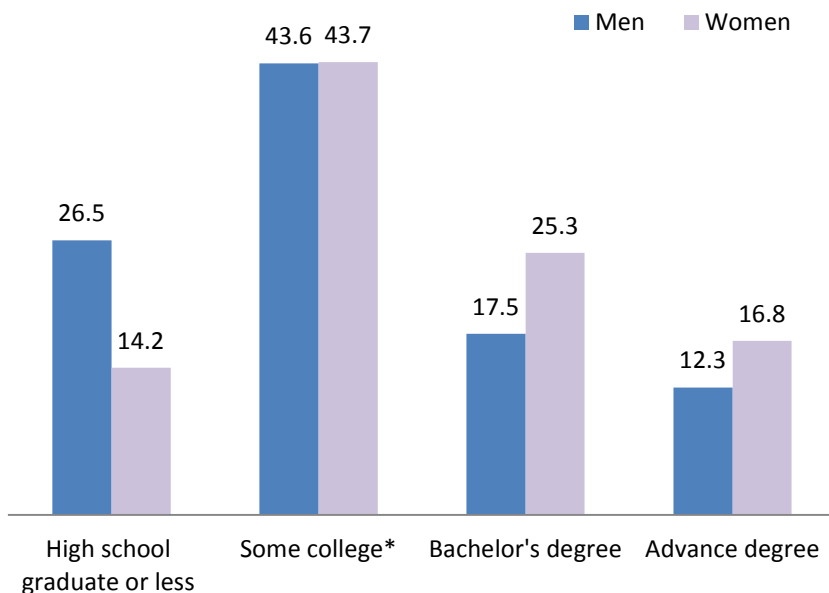
**Marital Status Distribution**  
(in percent)



*No significant difference among never married Pre-9/11 women and men Veterans.*

# Pre-9/11 women Veterans were more likely to hold a college degree than their men colleagues.

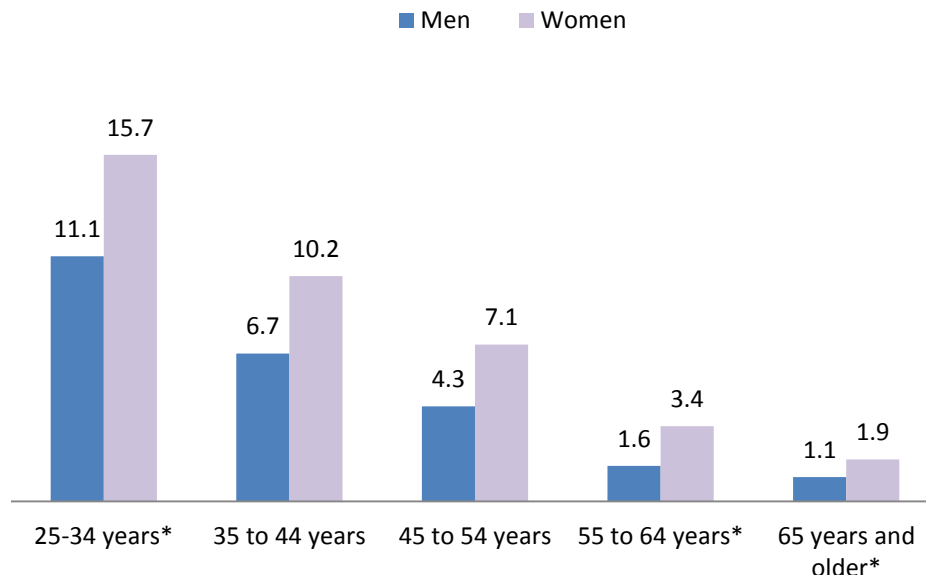
**Distribution of Education Attainment**  
(in percent)



“Educational Attainment” refers to the highest level of education an individual has completed. “Advanced Degree” refers to Master’s, PhD, JD, MD, or other professional degree.

*No significant difference for Pre-9/11 Veterans by gender in the percentages of “Some college”.*

**Enrolled in College by Age**  
(in percent)

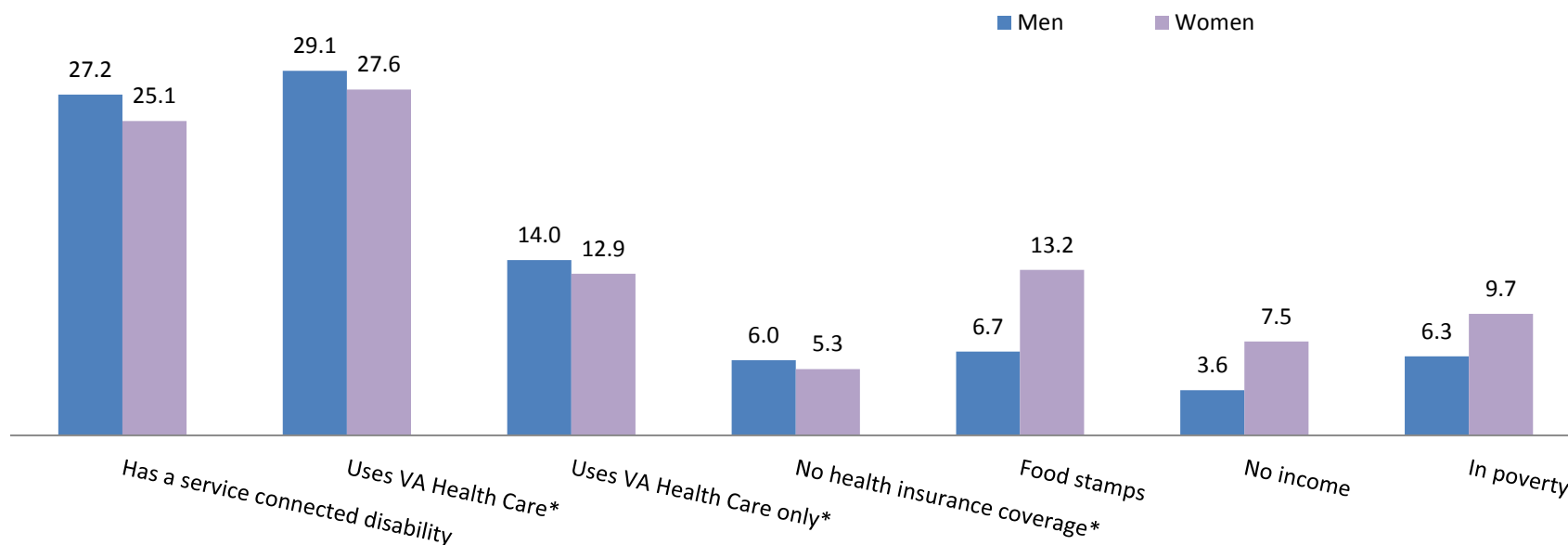


“Enrolled in College” includes enrollment in graduate years (freshman to senior) or enrollment in graduate or professional school (beyond a Bachelor’s degree).

*No significant difference for Pre-9/11 Veterans enrolled in college by gender in age groups 25-34, 55-64 and 65 and older.*

A higher percentage of Pre-9/11 women Veterans lived in poverty, used food stamps and had no income compared to their men colleagues. A higher percentage of Pre-9/11 men Veterans have a service connected disability than women Veterans.

**Selected Characteristics of Pre-9/11 Veterans**  
(in percent)

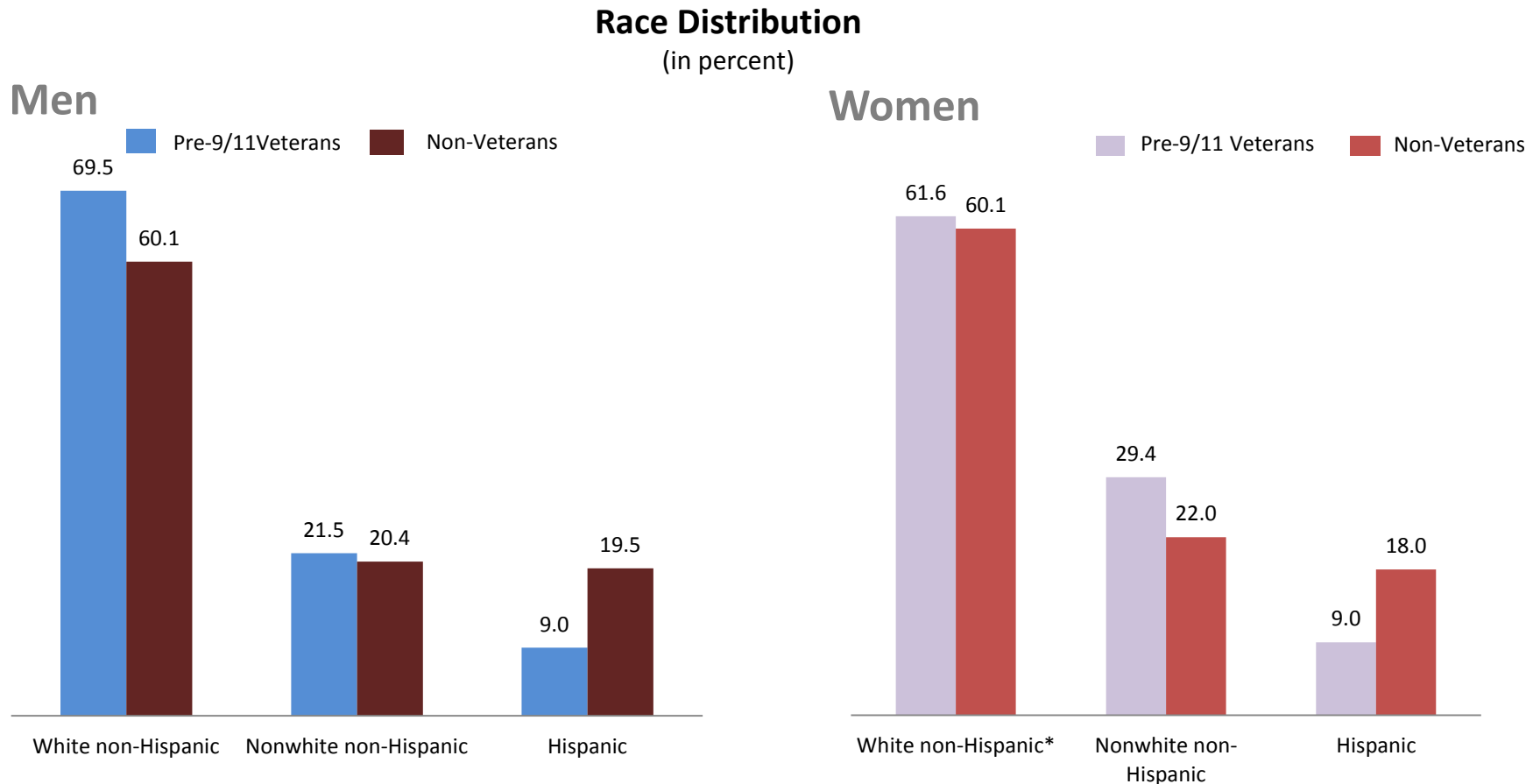


*No significant difference for Pre-9/11 Veterans by gender in the percentages of "Uses VA Health Care", "Uses VA Health Care only" and "No health insurance coverage".*

# **Pre-9/11 Veteran and non-Veteran Comparisons**

Note: In this section both the Veteran and Non-Veteran populations are aged 64 and younger.

Pre-9/11 men Veterans were more likely to be White non-Hispanic than men non-Veterans. Pre-9/11 women Veterans were more likely to be Nonwhite non-Hispanic than women non-Veterans.



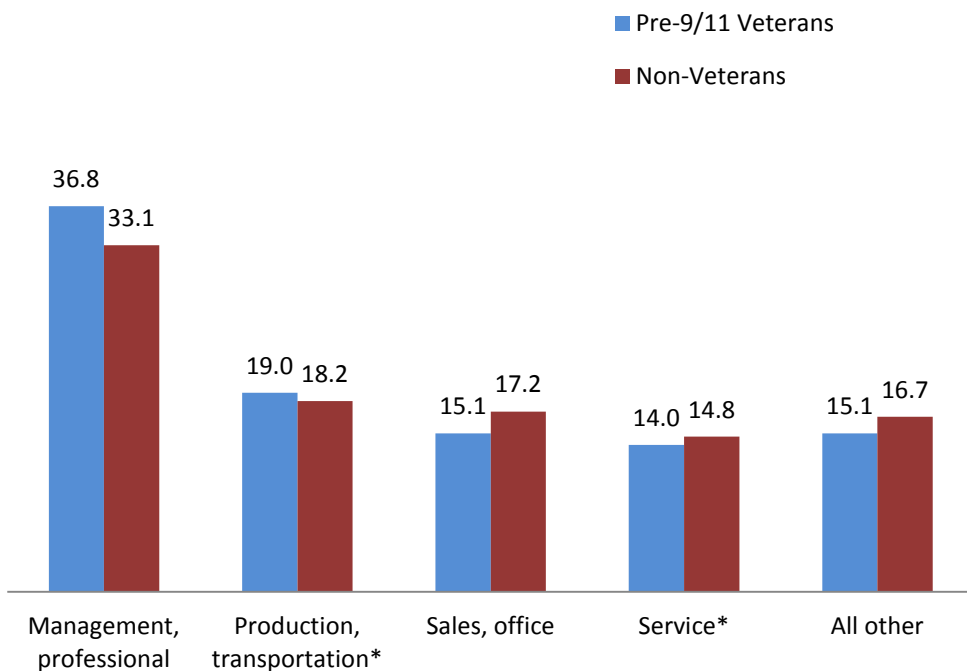
*No significant difference for Pre-9/11 women Veterans and non-Veteran in the percentage of "White non-Hispanic."*



Employed Pre-9/11 men Veterans are more likely to be in management/professional occupations as employed men non-Veterans. Employed Pre-9/11 men Veterans working in government are two times higher than employed men non-Veterans.

### Occupation of Employed Men

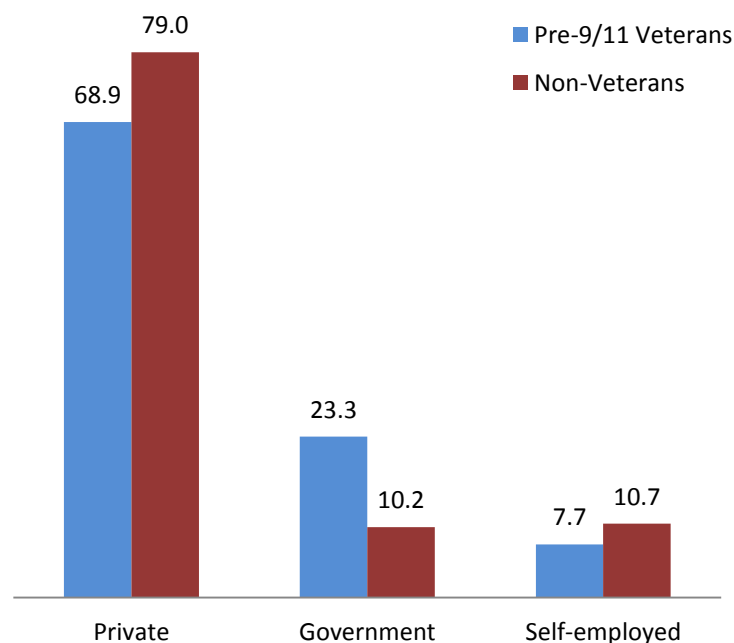
(in percent)



*No significant difference in percentages of service occupations between Pre-9/11 and non-Veterans men .*

### Class of Worker of Employed Men

(in percent)



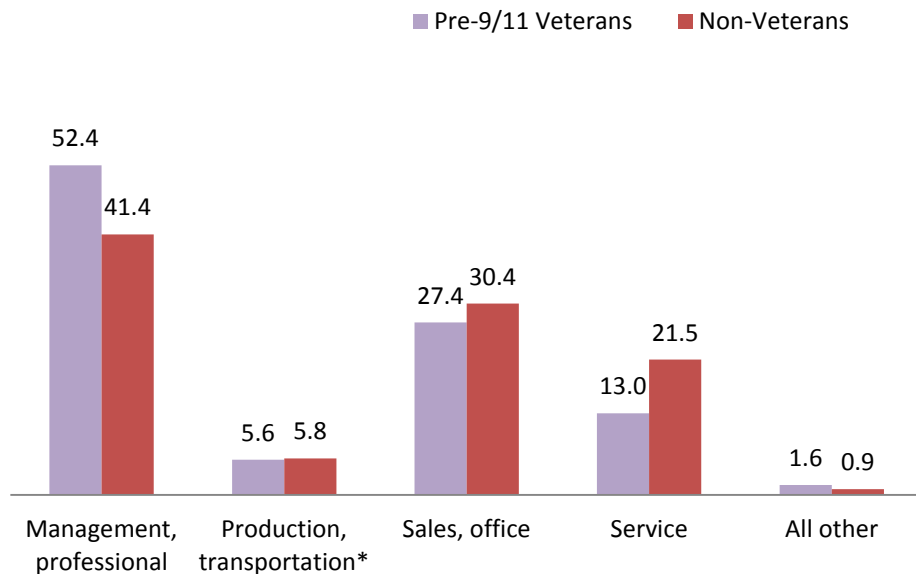
#### Notes:

(1) "Service" occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The "All other" occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. "Government" includes local, state, and Federal government. (2) There was no significant difference by "Management, professional" and "All other" occupations.

Employed Pre-9/11 women Veterans are more likely in managerial/professional occupations than the employed women non-Veterans. Employed Pre-9/11 women Veterans working in government is almost two times higher than employed women non-Veterans.

### Occupation of Employed Women

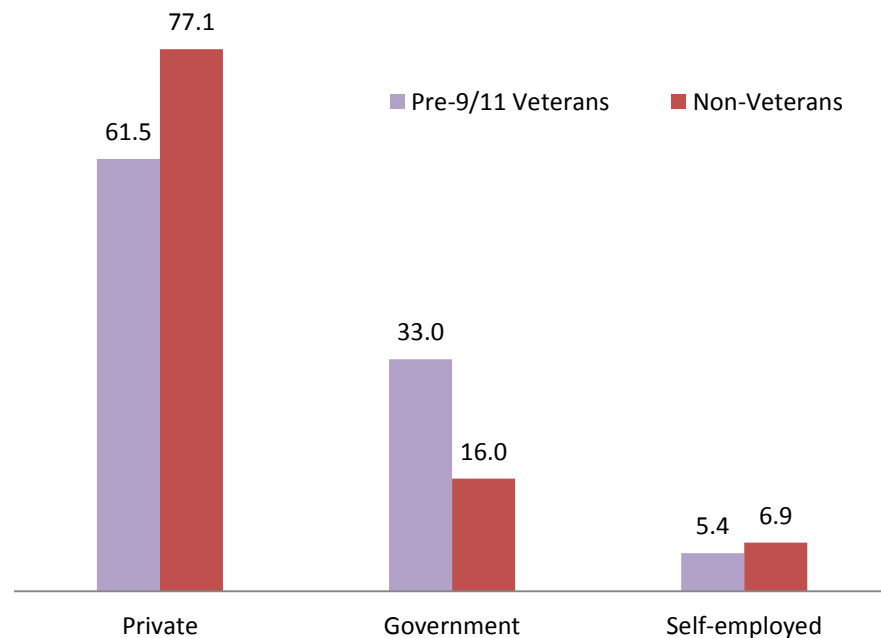
(in percent)



*No significant difference in the percentage of “Production, transportation” between employed Pre-9/11 women Veterans and employed women non-Veterans.*

### Class of Worker of Employed Women

(in percent)



#### Notes:

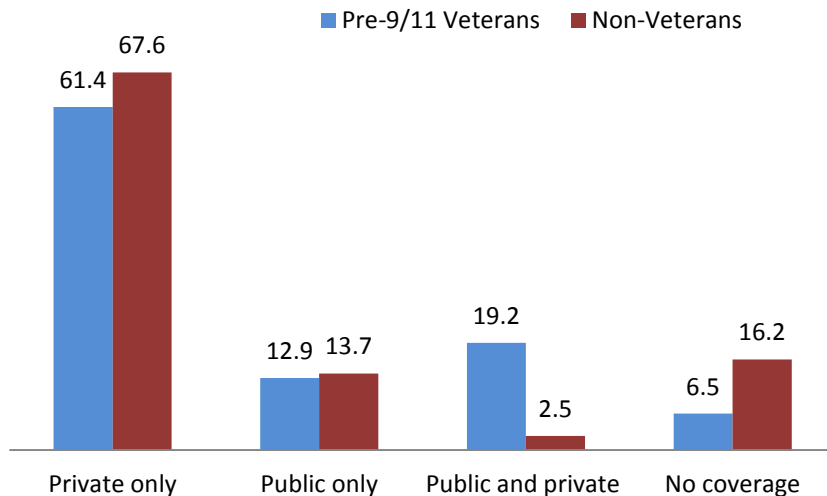
- (1) “Service” occupations are those such as medical assistance, police, firefighter, retail supervisor, etc. The “All other” occupations include farming, fishing, forestry, construction, extraction, maintenance and repair. “Government” includes local, state, and Federal government.
- (2) There was no significant difference by production and transportation.

A higher percentage of Pre-9/11 Veterans had both public and private health insurance compared to non-Veterans regardless of gender. Pre-9/11 Veterans had lower uninsured rates than non-Veterans regardless of gender in 2015.

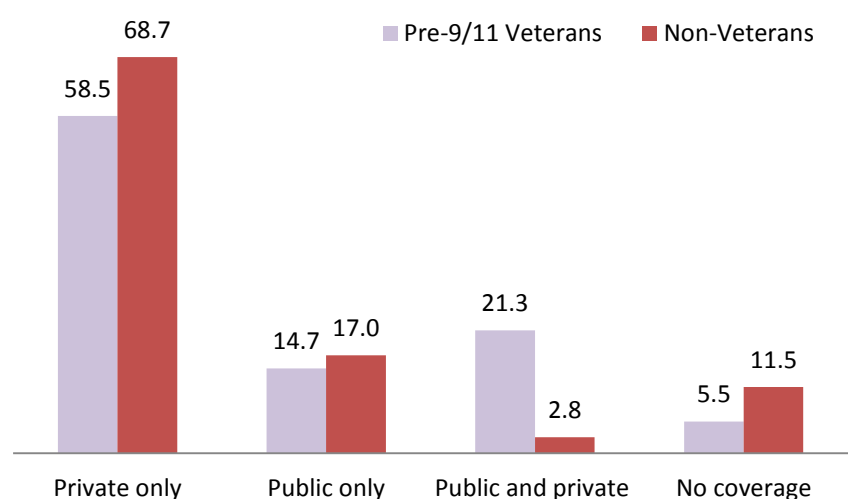
## Health Insurance Coverage Distribution

(in percent)

### Men



### Women



## No Health Insurance Coverage by Veteran Status

(in percent)

### Men

Age	Pre-9/11 Veterans	Non-Veterans
35 to 44 Years Old	9.0	18.3
45 to 54 Years Old	5.6	13.8

### Women

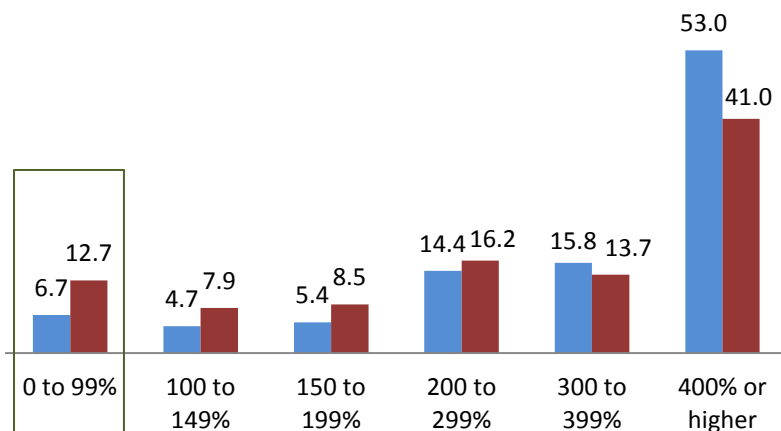
Age	Pre-9/11 Veterans	Non-Veterans
35 to 44 Years Old	6.6	12.8
45 to 54 Years Old	4.6	10.3

A higher percentage of Pre-9/11 Veterans lived above 400% of poverty level compared to non-Veterans. Fewer Pre-9/11 Veterans lived at or below poverty level than non-Veterans.

## Poverty Level Distributions (in percent)

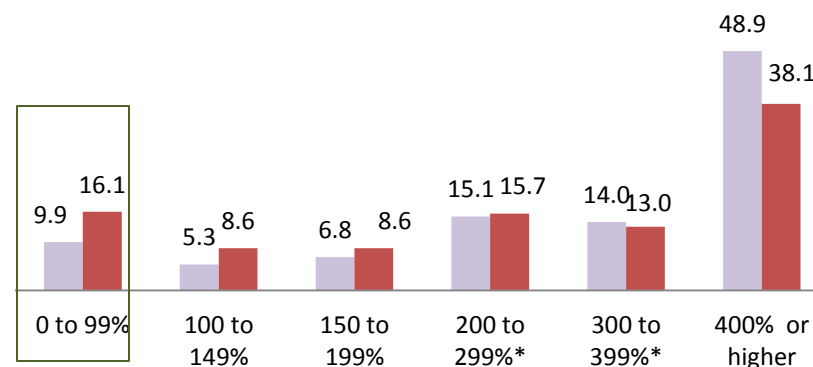
### Men

■ Pre-9/11 Veterans ■ Non-Veterans



### Women

■ Pre-9/11 Veterans ■ Non-Veterans



There is no significant difference in percentages between women Pre-9/11 Veterans and non-Veterans in the 200 to 299 and 300- to 399 percent poverty levels.

## In-Poverty by Veteran Status (in percent)

### Men

Age	Pre-9/11 Veterans	Non-Veterans
35 to 44 Years Old	7.0	10.4
45 to 54 Years Old	6.7	10.2

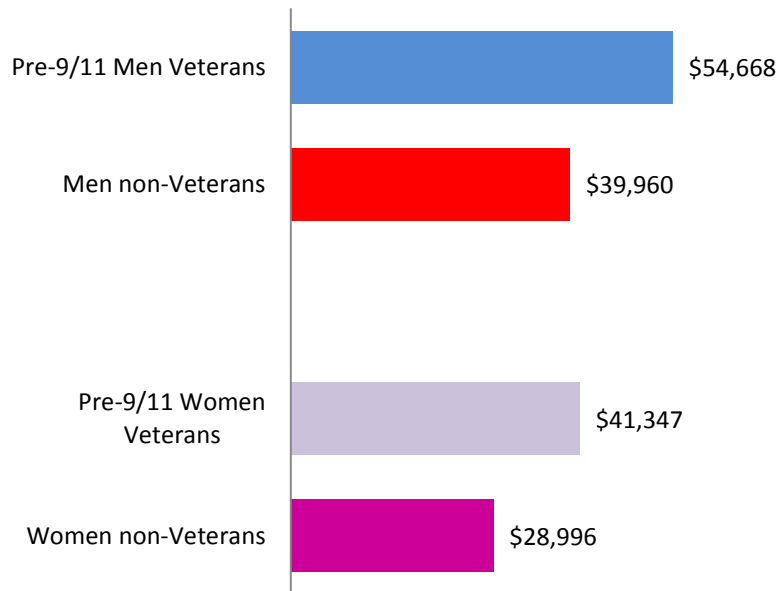
### Women

Age	Pre-9/11 Veterans	Non-Veterans
35 to 44 Years Old	11.1	15.1
45 to 54 Years Old	8.5	12.1

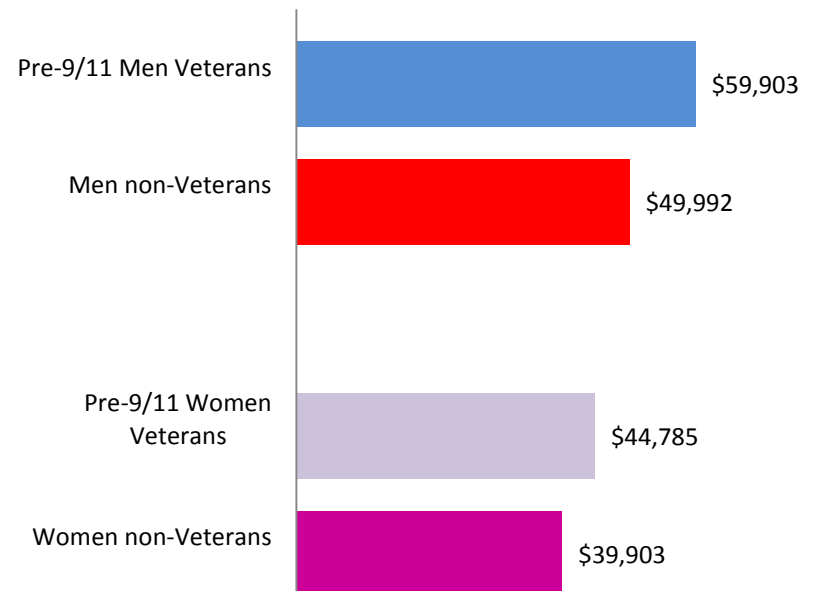
**Note:** Families in the "0 to 99 percent" are in poverty. Categories above 100% are used by public and private programs to determine eligibility. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index. The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). For more information, visit: <http://www.census.gov/hhes/www/poverty/about/overview/measure.html>.

# Pre-9/11 Veterans had higher median earnings and personal incomes than non-Veterans regardless of gender.

## Median Earnings of Year-Round Full-Time Workers by Sex and Veteran Status



## Median Personal Income by Sex and Veteran Status



“Earnings” refer to salary, wages, and self employment income.  
“Year-round full-time(YRFT) refers to employment of 50 or more weeks per year and 35 or more hours per week. Median earnings are calculated for the YRFT employed population with earnings greater than zero.

“Income” refers to the total of earnings and other sources of income such as pension, Supplement Security Income, public assistance, etc. Median Income is calculated for the total population with personal income greater than zero.

# Summary of Pre-9/11 Veterans and Non-Veterans Comparisons

According to data from the 2015 American Community Survey, Pre-9/11 Veterans were more likely to be white non-Hispanic, more likely to be divorced, more likely to be insured, less likely to live in poverty, and had higher personal incomes than non-Veterans.

Pre-9/11 men Veterans were more likely to be white non-Hispanic, work in management occupations, and more likely to work for local, state, or Federal governments than their non-Veteran counterparts. Pre-9/11 men Veterans who worked year-round and full-time earned about \$14,700 more than similar non-Veterans. The median age of Pre-9/11 men Veterans in 2015 was 46 years while the median age of men non-Veterans was 41 years.

Pre-9/11 women Veterans were more likely to be non-white non-Hispanic, less likely to be uninsured, less likely to live in poverty, and had higher personal incomes than women non-Veterans. Pre-9/11 women Veterans were more likely to be divorced, work in management and professional occupations and more likely to work in local, state, or Federal government than women non-Veterans. Pre-9/11 women Veterans who worked year-round and full-time earned about \$12,300 more than similar non-Veterans. The median age of Pre-9/11 women Veterans was 45 and women non-Veterans was 46 in 2015.

# Summary of Pre-9/11 Veterans and All Other Veterans Comparisons

Pre-9/11 Veterans was more likely to be nonwhite, to be single, to be uninsured, to have no income and to live in a household receiving food stamps than all other Veterans in 2015. Employed Pre-9/11 Veterans were more likely to work in management occupations than their Veteran counterparts.

Pre-9/11 men Veterans who worked year-round and full-time earned about \$4,600 more than other Veterans. This may be because the median age of Pre-9/11 men Veterans was 46 years while the median age of all other men Veterans was 67 years in 2015. As for Pre-9/11 women Veterans, the personal income was about \$5,400 more than all other women Veterans. This could be attributed to the aging of the other women Veterans and a higher number of women serving in Pre-9/11 Era.

Within the Pre-9/11 Veteran population, women had higher educational attainment but were poorer and more likely to be in a household receiving food stamps than men Veterans in 2015. Pre-9/11 men Veterans were more likely to have a service connected disability (SCD) than women Veterans.

As for users of VA programs, about 38 percent of Pre-9/11 Veterans and 46 percent of all other Veterans used at least one VA benefit or service. The Pre-9/11 Veterans used the home loan program more than all other Veterans. The percentage of those with SCD is similar between Pre-9/11 Veterans and other Veterans; however, these Pre-9/11 Veterans used VA health care less than other SCD Veterans.

# Contact Information

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For general inquiries, please email us at [VANCVAS@va.gov](mailto:VANCVAS@va.gov)